

# EXHIBIT 48

# Exhibit 167 (Part 23 of 26)

**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 3/15/2020  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant:

[REDACTED]

Date: 3-15-2021

XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
{full legal name}
2. I reside at [REDACTED]  
{street name, city, state, ZIP code, country}
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 07/07/2021.  
{mm/dd/yyyy}
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant [REDACTED]

Date: 11/11/21

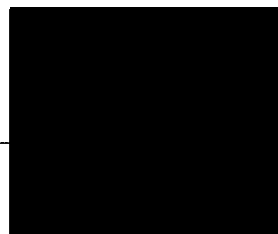


**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is \_\_\_\_\_ and I am 18 years of age or older.  
[full legal name]
2. I reside at \_\_\_\_\_.  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on \_\_\_\_\_ 03/01/2020  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: \_\_\_\_\_



Date: \_\_\_\_\_ 11/01/2021

**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

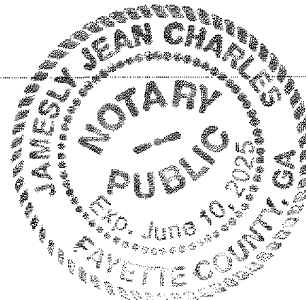
Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED].  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 10/20/2020.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [REDACTED]

Date: 11-2-2021

*Jamesly Jean Charles*  
*06/10/25*  
*[Signature]*



XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)

Under oath, I solemnly swear:

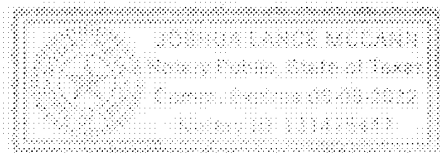
1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 12/10/2020  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [REDACTED]

Date: 11/2/21

State Of Texas  
County Of Bell

Sworn to and subscribed before me  
this 2 day of November, 2021  
by [REDACTED]  
[Signature] Notary Public



**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

5

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 01-30-2020.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant:

[REDACTED]

Date:

12-11-21  
[REDACTED]

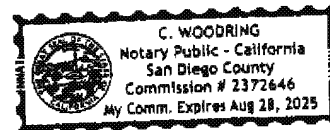
## CALIFORNIA NOTARIAL CERTIFICATE (JURAT)

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California  
County of San Diego

Subscribed and sworn to (or affirmed) before me on this 11<sup>th</sup> day of December,  
20 21, by [REDACTED], proved to me on the basis of satisfactory  
evidence to be the person(s) who appeared before me.

Signature C. Woodring (Seal)



DOCUMENT: XRP Holder Affidavit  
(Retirement Category S)

XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 03-13-2018  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [REDACTED]

Date: 11-8-21

**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 11/23/2020 (For My Retirement Account)  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant [redacted]

Date: 11/2/21



XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 10/24/2017  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [redacted]

Date: 11/5/21

State of Alabama  
 County of Baldwin  
 Subscribed and sworn to (or affirmed) before me this  
5<sup>th</sup> day of November, 2021  
 By [redacted]  
 Personally known OR produced identification AL  
 Type of identification produced AL DL 3661896  
Deuk M. Nelson  
 Notary Public





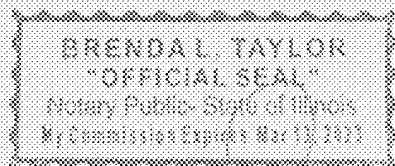
XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
(full legal name)
2. I reside at [REDACTED]  
(street name, city, state, ZIP code, country)
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 11-21-2020.  
(mm/dd/yyyy)
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [REDACTED]

Date: 11-15-21



*Brenda Taylor*  
11-15-21

XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 02/02/2021  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [REDACTED]

Date: 04-10-2022

**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear: [REDACTED]

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]

2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]

3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.

4. I acquired XRP for the first time on Feb 8 2/20/18  
[mm/dd/yyyy]

5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.

6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.

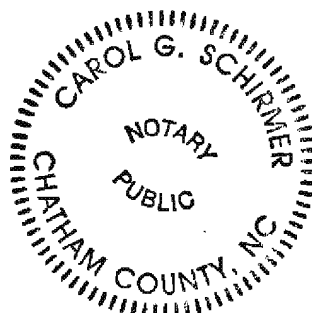
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.

8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.

9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [REDACTED]

Date: 11/4/21



Chatham County, North Carolina  
I certify that the following person(s) appeared  
this day, each acknowledging to me that he  
or she signed the foregoing document: XRP Holder  
Date: 11/4/21 Official Signature of Notary  
Notary Public, Expires: 03/30/2023



**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is [REDACTED] I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 8/7/2019  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
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9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant [REDACTED]

Date: 11/13/2021

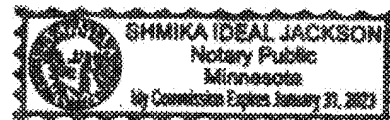
State of: DC County of: DC  
On this 13 Day of November, 2021, before  
me, the undersigned Notary Public, personally appeared

[REDACTED]  
proved through satisfactory evidence of identification, which  
were DC, to be the person whose name is signed  
on the preceding or attached document and acknowledged

[Signature]  
Your Name Notary Public

My commission expires:

01/31/23



XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 09/28/2018  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
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9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [redacted]

Date: 11/08/21

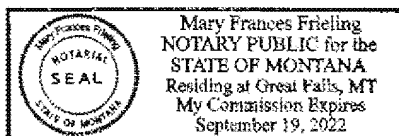
**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 11/19/2020.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
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9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [REDACTED]

Date: 11/3/2021



Mary Frances Frieling 11-3-2021

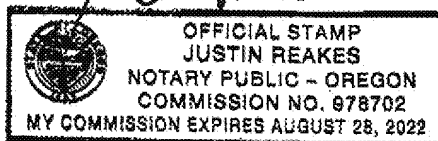
**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is \_\_\_\_\_ and I am 18 years of age or older.  
[full legal name]
2. I reside at \_\_\_\_\_  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 09/06/2018  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: \_\_\_\_\_

Date: 11/2/2021





XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY S)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 05/20/2019  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant:

[REDACTED]

Date 11/07/2021



XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 3-20-2019.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [REDACTED]

Date: 5-27-2022

LOU ANN BOYD  
NOTARY PUBLIC - STATE OF MICHIGAN  
COUNTY OF KALAMAZOO  
My Commission Expires 12-Feb-2028  
Acting in the County of \_\_\_\_\_

*[Handwritten Signature]*

**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is \_\_\_\_\_ and I am 18 years of age or older.  
[full legal name]
2. I reside at \_\_\_\_\_  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on \_\_\_\_08/18/2007\_\_\_\_\_.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: \_\_\_\_\_  
\_\_\_\_11/15/2021\_\_\_\_\_

Date:

**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is \_\_\_\_\_ and I am 18 years of age or older.  
[full legal name]
2. I reside at \_\_\_\_\_.  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.  
05/30/2020
4. I acquired XRP for the first time on \_\_\_\_\_.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: \_\_\_\_\_

11/12/2021  
Date: \_\_\_\_\_

**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 09/02/2017  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [REDACTED]

Date: <sup>D 07 4</sup>  
14/11/2021

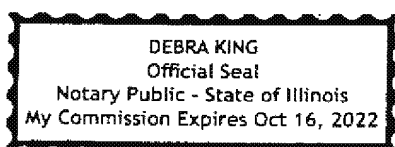
**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED].  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 09/26/2018.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
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8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [REDACTED]

Date: 11/02/2021



*Debra King*  
11-02-2021

**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is \_\_\_\_\_ and I am 18 years of age or older.  
[full legal name]
2. I reside at \_\_\_\_\_.  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on \_\_\_\_\_ 01/22/18.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant \_\_\_\_\_

Date: \_\_\_\_\_ 11/04/2021

**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 12/07/2017.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
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8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [REDACTED]

Date: 11/9/21

**Sworn to before me and  
subscribed in my presence**

this 9<sup>th</sup> day of November 20 21

(seal) Valerie Ann Andrick Notary Public

Valerie Ann Andrick  
Notary Public, Maine  
My Commission Expires October 23, 2025

**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

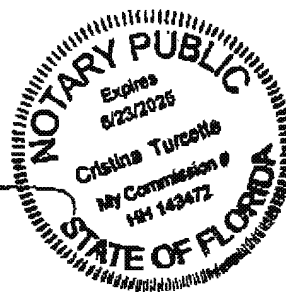
Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple,,"), its executives, or affiliates.
4. I acquired XRP for the first time on 4/26/20  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds. I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [REDACTED]

Date: 11/4/21

*Cristina Turcotte*





XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 08/03/2020.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [REDACTED]

Date: 11-05-2021

NOTARY DOCUMENT  
ATTACHED

## ACKNOWLEDGMENT

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California  
County of Placer

On November 9, 2021 before me, Jorge Mario Castillo Castaneda  
Notary Public, personally appeared [REDACTED]  
who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are  
subscribed to the within instrument and acknowledged to me that he/she/they executed the same in  
his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the  
person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

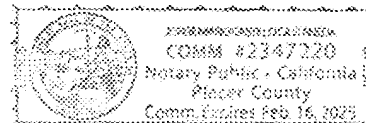
I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing  
paragraph is true and correct.

WITNESS my hand and official seal.

Signature



(Seal)



XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[Full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 17/09/2018  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant [REDACTED]

Date: 06/11/2021

XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)

Under oath, I solemnly swear:

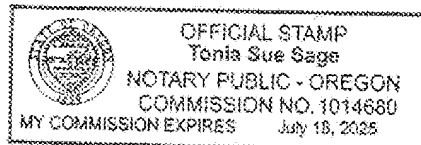
1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 11/17/2017  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [REDACTED]

Date: 11/1/2021

State of Oregon

County of Coos

This record was acknowledged before me on Nov 1, 2021.  
by [REDACTED]Tonia Sage  
Notary Public - State of Oregon

My Commission expires: 7/18/2025

**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED].  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on December 2017.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [REDACTED]

Date: 5/25/22

**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on August 4, 2020.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
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8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [REDACTED]

Date: 11-12-2020

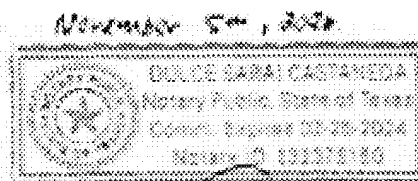
**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 12/17/2017  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
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9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [REDACTED]

Date: 11/5/21



*[Signature]*



XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY S)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 06-06-2021  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
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8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [REDACTED]

Date: 11-09-2021



**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED].  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 09/12/2020.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [REDACTED]

Date: 11/3/21

XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)

Under oath, I solemnly swear:

1. My name is \_\_\_\_\_ and I am 18 years of age or older.  
{full legal name}
2. I reside at \_\_\_\_\_  
{street name, city, state, ZIP code, country}
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on \_\_\_\_\_  
05/21/2020  
{mm/dd/yyyy}
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

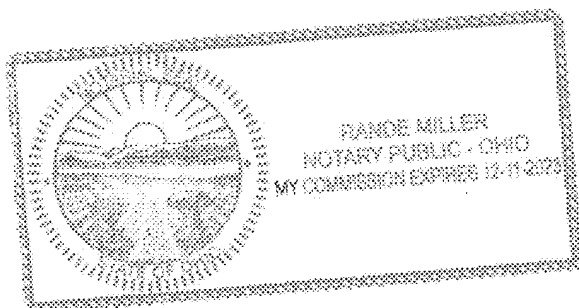
Signature of Affiant: \_\_\_\_\_

Date: \_\_\_\_\_

11/8/2021

Sworn to and subscribed before me this  
8th day of November, 2021

Ramona Miller, Notary Public



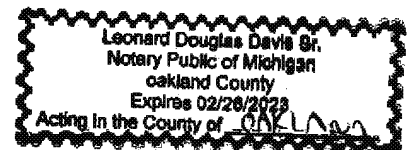
**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 02/20/2020.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [REDACTED]

Date: 11-03-2021



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DOMINIK GORA

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p.1

**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 07/22/2019  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [REDACTED]

Date: 11-22-21

**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 01/04/2020  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant

[REDACTED]

Date: 1-7-21

XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 05/24/2021  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [REDACTED]

Date: Nov. 2/2021



**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

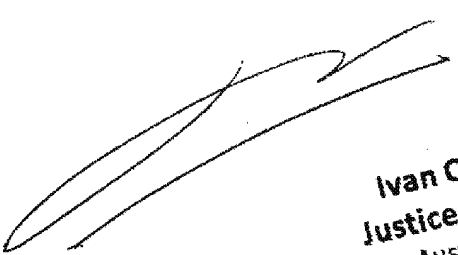
Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 08/11/2021  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [REDACTED]

Date: 11/04/2021

Witnessed by

  
**Ivan Calligaro JP**  
**Justice of the Peace**  
Western Australian Reg. No: 29545

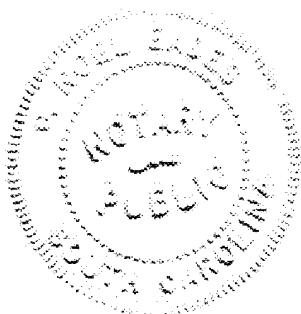
XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED].  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 05/09/2020.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [REDACTED]

Date: 11/4/21



C. Noel Eades

My Commission Expires  
July 25, 2028


XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 08/14/2020  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [REDACTED]

Date: 11/4/2021

  
**JANICE D. SMALLS**  
Notary Public, Chatham County GA  
My Commission Expires Oct 1, 2023

**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

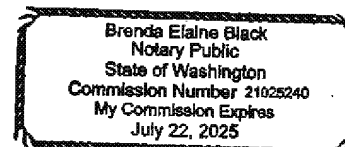
Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 11-05-2019.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant

Date: 11-2-2021

[REDACTED]  
Brenda Elaine Black ©  
Notary Brenda Elaine Black ©  
Exp- July 22 2025  
Date 11-3-21





**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED].  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 02/05/2019.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant

[REDACTED]

Date: 11-28-21

**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 04/29/2020.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [REDACTED]

Date: 11/4/21



*Deborah C. Molinaro*



XRP HOLDER AFFIDAVIT - RETIREMENT - CATEGORY 5

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on Nov/01/2017  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of SEC v. Ripple Labs Inc., my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the SEC v. Ripple Labs Inc. case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-shaking event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant [REDACTED]

Date 5/11/2021

**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED].  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 03/26/2020.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [REDACTED]

Date: 11-12-21

**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 12/01/2020  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant

[REDACTED]

Date: 11/26/2022

XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
(full legal name)
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 02/06/2020.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant:

[REDACTED]

11-2-2021

## Acknowledgement

STATE OF North Carolina

COUNTY OF Cherokee

I certify that [REDACTED] personally appeared before me this day, acknowledging to me that he or she signed the foregoing document: XRP Holder Affidavit (Retirement-Category 5)  
Name or description of attached document

I further certify that (select one of the following identification options):

- ☒ I have personal knowledge of the identity of the principal(s)
- ☐ I have seen satisfactory evidence of the principal's identity, by a current state or federal identification with the principal's photograph in the form of a \_\_\_\_\_  
type of identification
- ☐ A credible witness, \_\_\_\_\_, has sworn or affirmed to me the  
name of credible witness  
identity of the principal, and that he or she is not a named party to the foregoing document, and has no interest in the transaction.

Date: 11-2-2021

(Official Seal)



Dixie P. Morgan  
Notary Public  
Dixie P. Morgan  
Typed or Printed Notary Name

My commission expires: April 10, 2026

**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED].  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 11/6/2020  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant

[REDACTED]

Date: 11/2/2021



**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 10/14/2020  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant:

[REDACTED]

Date:

11/23/21

**CALIFORNIA JURAT**

GOVERNMENT CODE § 8202

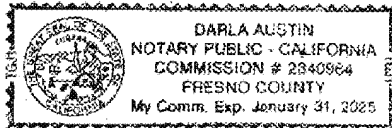
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California

County of Fresno

Subscribed and sworn to (or affirmed) before me on

this 23<sup>rd</sup> day of November, 2021, by  
Date Month Year



(1) \_\_\_\_\_

(and (2) \_\_\_\_\_),  
Name(s) of Signer(s)

proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.

Place Notary Seal and/or Stamp Above

Signature \_\_\_\_\_  
Signature of Notary Public

**OPTIONAL**

Completing this information can deter alteration of the document or fraudulent reattachment of this form to an unintended document.

**Description of Attached Document**

Title or Type of Document: XRP Holder Affidavit (Retirement Category 5)

Document Date: 11/23/2021 Number of Pages: 2

Signer(s) Other Than Named Above: \_\_\_\_\_

XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 02/25/2020.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant

[REDACTED]

Date: 11-02-21



**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 10/19/2020.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

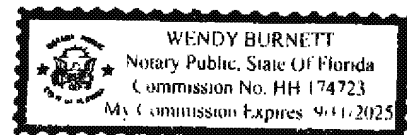
Signature of Affiant

[REDACTED SIGNATURE]

Date: 11-1-2021

Wendy Burnett  
[Signature]

Personally known to me



**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED].  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 08-21-2020.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant:

[REDACTED]

Date: 11-2-2021

Laura L. Chavez  
Notary Public - State of Michigan  
County of Wayne  
My Commission Expires 07/30/2027  
Acting In the County of Wayne



**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

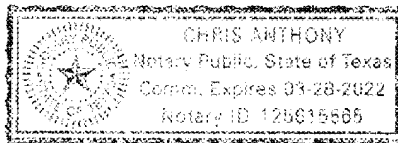
Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED].  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 11/1/2017.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [REDACTED]

Date: 11/3/2021

State of TEXAS  
County of Orange  
Sworn to and subscribed before me on the  
03<sup>rd</sup> day of November 2021  
by [REDACTED]



Notary Public, Texas

**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 10/29/2018.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [REDACTED]

Date: 5 Nov 2021

Dated this 5 day of November 2021 at Joint Base Elmendorf Richardson, Alaska.



Tasha M. Hood  
Tasha M. Hood, SSgt, AK ANG  
Notary Public Authorized Under  
10 U.S.C. 1044A

**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED].  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 10/16/2019.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [REDACTED]

Date: 5/27/22



XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)

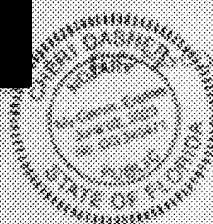
Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.  
*in my retirement account*
4. I acquired XRP for the first time on 10/9/2021  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [REDACTED]

Date: 11/4/202111/4/2021

before me



*Cheri Dasher appeared*  
*Cheri Dasher*

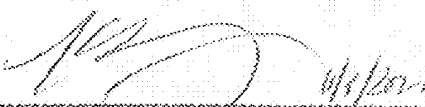
XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)

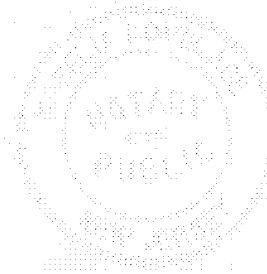
Under oath, I solemnly swear,

1. My name is [redacted] and I am 18 years of age or older  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple."), its executives, or affiliates.
4. I acquired XRP for the first time on 10-03-2020  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [redacted]

Date: 11/1/2021

  
 Karetha Lovelace  
 Notary Public  
 New Jersey  
 My Commission Expires 3/5/2024  
 No. 50100221



XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)

Under oath, I solemnly swear:

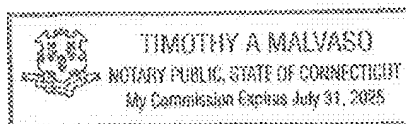
1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 9/8/2020.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant:

[REDACTED SIGNATURE]

Date: 11/21/2021

I have read and sworn to before me, a Notary Public, in the County of San Diego, State of California, on this 21 day of November, 2021.  
[Signature]  
Notary Public





**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 09/30/17.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant

[redacted signature]

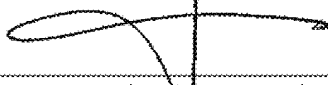
Date:

11/09/2021

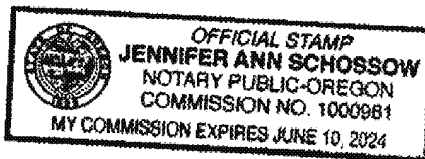
\* See attached &  
acknowledgment

State of Oregon} ss  
County of Deschutes}

On this 8th day of November, 2021, before me, Jennifer Ann Schossow, a Notary Public in and for said state, personally appeared [REDACTED] known or identified to me to be the person(s) whose name(s) is/are subscribed to the within Instrument and acknowledged to me that he/~~she~~/they executed same.  
IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year in this certificate first above written.



Notary Public for the State of OR \_\_\_\_\_  
Residing at: Oregon \_\_\_\_\_  
Commission Expires: 6/10/2024 \_\_\_\_\_



**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 12/4/2020.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant

[REDACTED]

Date: 11-23-2021

**CALIFORNIA JURAT**

**GOVERNMENT CODE § 8202**

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California

County of Fresno

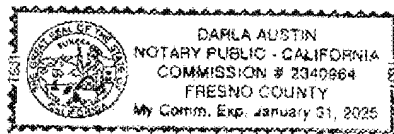
Subscribed and sworn to (or affirmed) before me on

this 23<sup>rd</sup> day of November, 2021, by  
Date Month Year

(1) [REDACTED]

(and (2) \_\_\_\_\_),  
Name(s) of Signer(s)

proved to me on the basis of satisfactory evidence to  
be the person(s) who appeared before me.



Place Notary Seal and/or Stamp Above

Signature Darla Austin  
Signature of Notary Public

**OPTIONAL**

Completing this information can deter alteration of the document or  
fraudulent reattachment of this form to an unintended document.

**Description of Attached Document**

Title or Type of Document: XRP Affidavit (Retirement - Category 5)

Document Date: 11/23/2021 Number of Pages: 2

Signer(s) Other Than Named Above: None

**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED].  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 2/10/2021.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant

[REDACTED]

Date:

11/03/2021

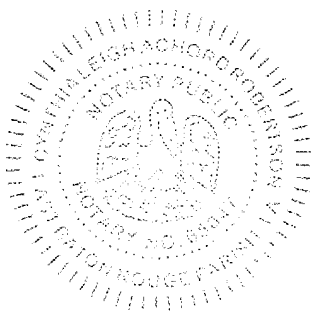
**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 07/16/2021.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [REDACTED]

Date: 11/2/21



*CHL*

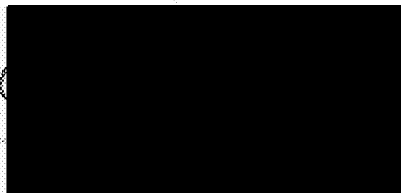


**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY S)**

Under oath, I solemnly swear:

1. My name is \_\_\_\_\_ and I am 18 years of age or older.  
[full legal name]
2. I reside at \_\_\_\_\_  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 08/23/2018  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: \_\_\_\_\_



Date: November 1, 2021

**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted].  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 12/26/2020.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [redacted]

Date: 11/02/2021COMMONWEALTH OF PENNSYLVANIA  
COUNTY OF CumberlandSworn to (or affirmed) and subscribed before me  
this 2nd day of Nov, 2021, by [redacted][Signature]  
Notary Public's SignatureTaryn M Yohn  
Notary NamePersonally Known \_\_\_\_\_ OR  
Type of Identification Produced PADL

Commonwealth of Pennsylvania - Notary Seal  
 TARYN M YOHN - Notary Public  
 Cumberland County  
 My Commission Expires Mar 28, 2024  
 Commission Number 1268149

**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 08/09/2018  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [redacted]

Date: 11/2/2021

11/2/2021  
Regina W. Butcher

REGINA W. BUTCHER  
Notary Public, State of New York  
No. 01806213143  
Qualified in Westchester County  
Commission Expires November 2, 2025

**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED].  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 10/26/2020.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant:

[REDACTED]

Date: 11/11/2021

XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)

Under oath, I solemnly swear:

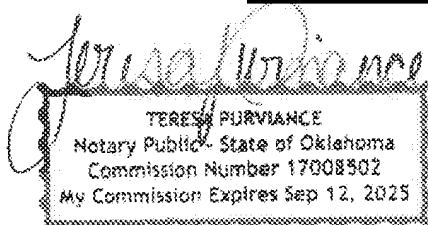
1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 08/18/2020.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant:

[REDACTED]

Date:

11-8-2021



**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 12/17/2020  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [redacted]

Date: 11/8/21



**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 12/16/2017  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [REDACTED]

Date: 11/04/2021

This certificate pertains to a certified copy of Affidavit (title), consisting of 2 pages copied by Nolan Thuma (name of notary) on 11/4/21 (date).

**Copy Certification by Notary Public**

State of Georgia

County of Pickens

On this 11/4/21,  
Date

I certify that this is a true, correct and complete copy made by me from the original record in the possession of \_\_\_\_\_

and that, to the best of my knowledge, the original record is neither a public record nor a publicly recordable document, certified copies of which are available from an official source other than a notary public.

Nolan Thuma  
(signature of notary public)

Notary Public, State of Georgia

My commission expires: 9/20/25



XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on Sept 2017  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [REDACTED]

Date: Oct 31 2021

**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is \_\_\_\_\_ and I am 18 years of age or older.  
[full legal name]
2. I reside at \_\_\_\_\_  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 04.19.2020  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: \_\_\_\_\_

Date: 11.03.21

**CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT****CIVIL CODE § 1189**

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

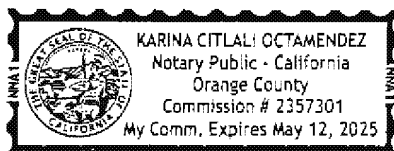
State of California )

County of Orange )On November 3rd, 2021 before me, Karina Citlali Octamendez (Notary Public),  
Date Here Insert Name and Title of the Officer

personally appeared [REDACTED]

Name(s) of Signer(s)

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.



I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature

Signature of Notary Public

Place Notary Seal Above

**OPTIONAL**

Though this section is optional, completing this information can deter alteration of the document or fraudulent reattachment of this form to an unintended document.

**Description of Attached Document**Title or Type of Document: XRP Holder Affidavit 5 Document Date: 11/3/21Number of Pages: 1 Signer(s) Other Than Named Above: \_\_\_\_\_**Capacity(ies) Claimed by Signer(s)**

Signer's Name: \_\_\_\_\_

☐ Corporate Officer — Title(s): \_\_\_\_\_☐ Partner — ☐ Limited ☐ General☐ Individual ☐ Attorney in Fact☐ Trustee ☐ Guardian or Conservator☐ Other: \_\_\_\_\_

Signer Is Representing: \_\_\_\_\_

Signer's Name: \_\_\_\_\_

☐ Corporate Officer — Title(s): \_\_\_\_\_☐ Partner — ☐ Limited ☐ General☐ Individual ☐ Attorney in Fact☐ Trustee ☐ Guardian or Conservator☐ Other: \_\_\_\_\_

Signer Is Representing: \_\_\_\_\_

XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 09/24/2020  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [REDACTED]

Date: 05/23/2022



**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 03/30/2019.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [REDACTED]

Date: 11/03/2021



OFFICIAL SEAL  
Rodney Armijo  
NOTARY PUBLIC - STATE OF NEW MEXICO

My Commission Expires: 5/1/2025

XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder, I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 01-03-2021  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant [REDACTED]

Date: 11-7-21

XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)

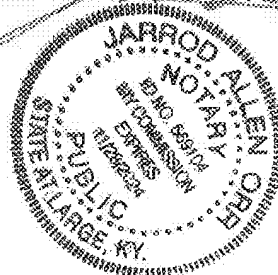
Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 05/18/2019  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant [REDACTED]

Date: 11-4-21

Notary Public



XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple."), its executives, or affiliates.
4. I acquired XRP for the first time on 11/11/2017  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant [REDACTED]

Date: 11/9/2021

**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at \_\_\_\_\_.  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on Jan 10 2021.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [REDACTED]

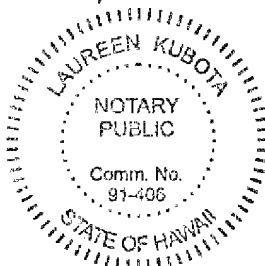
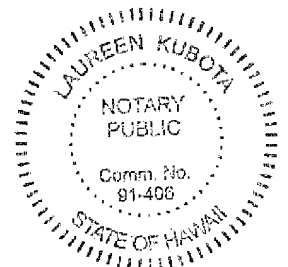
Date: November 1 2021

**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 05/03/2018  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [REDACTED]

Date: 11/5/21STATE OF HAWAII  
CITY AND COUNTY OF HONOLULU } ss.SUBSCRIBED AND SWORN to before me this  
5th day of November 2021  
[Signature]  
Notary Public, First Judicial Circuit,  
State of HawaiiMy commission expires: 11/16/2023
 Doc. Description: XRP Holder  
Affidavit (Retirement - Category 5)  
 Doc. Date: 11/5/21 No. Pages: 1  
Laureen Kubota 1SF  
 Notary Printed Name Jud. Circuit




**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on June 26, 2019.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [redacted]

Date: Dec 15, 2021

XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 12/22/2019.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [REDACTED]

Date: Nov 2, 2021

State of Colorado County of Adams  
Subscribed and sworn before me on 11/11/21  
(Date)  
[Signature]  
(Notary Signature)

BRIAN VICKER  
NOTARY PUBLIC  
STATE OF COLORADO  
NOTARY ID 20174026527  
MY COMMISSION EXPIRES JUNE 23, 2025

**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 4/13/2020 RUF 1725537X  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings. EC
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies. EC
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case. EC
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so. EC
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress. EC

Signature of Affiant: [redacted]

Date: 5/31/2022

**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 10/23/2019.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant

[redacted]

Date:

11/15/2021

XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 9/13/20  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [REDACTED]

Date: 12/1/21

XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 12/11/2018  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [REDACTED]

Date: 11/28/21



XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 09/24/2020  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant/

[REDACTED]

Date: 05/23/2022

**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

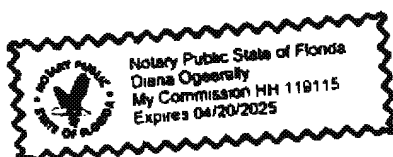
Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 5/11/2020  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant:

[REDACTED]

Date:

11/4/2021

State of Florida  
 County of Orange  
 On this 4 day of November 2021  
 before me personally appeared [REDACTED]  
 to me known to be the person who executed the  
 foregoing instrument, and acknowledged that he  
 executed the same as his free act and deed.  
 SEAL (signed) [Signature]  
 NOTARY PUBLIC

**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED].  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 01/01/2018.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [REDACTED]

Date: 5/24/2022

XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 05/06/2021  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [REDACTED]

Date: 02/01/2021

**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 05/28/2020  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-shtering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant

[REDACTED]

Date:

11/1/2021

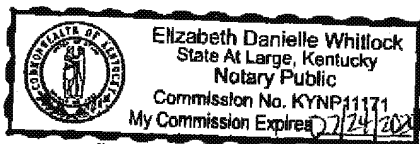
**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 09/04/2019.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [REDACTED]

Date: 11-29-2021



*Elizabeth Whitlock*  
My Commission Expires 07/24/2024



**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

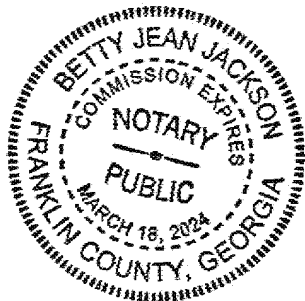
Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED].  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 3/20/2019.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [REDACTED]

Date: 11/4/2021

Betty Jean Jackson 11/4/21



XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY S)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 7/1/2021.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [REDACTED]

Date: 11/1/2021

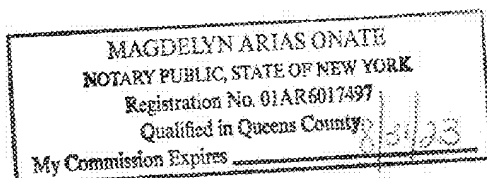
XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)

Under oath, I solemnly swear:

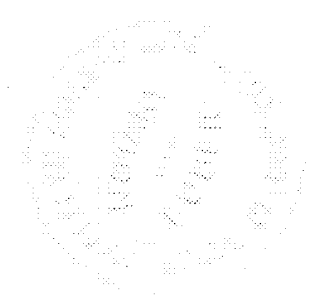
1. My name is [REDACTED] and I am 18 years of age or older.
2. I reside at [REDACTED].
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 03/05/2020.
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [REDACTED]

Date: 11/4/2021



*Magdelyn Arias Onate*



**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 05/28/2019.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant

Date: 11-2-21

**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name] /
2. I reside at [REDACTED].  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 12-02-2019.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant:

[REDACTED]

Date: 11-05-2021

XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 05/28/2019.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant

[REDACTED]

Date: 11-2-21



**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 11/22/2020  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [redacted]

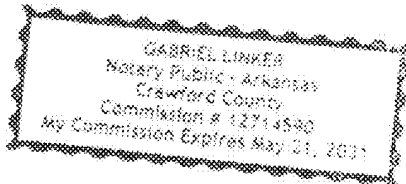
Date: 11-8-2021

Acknowledgement - Arkansas Individual Acknowledgement

State of Arkansas  
County of Crawford

On this the 8th day of November, 2021 before me Gabriel Linker, a Notary Public, appeared the within named [REDACTED] known to me or satisfactorily proven to be such person whose name(s) is/are stated and acknowledged that he/she/they have so signed, executed, and delivered said instrument for the uses and purposes therein mentioned and set forth.

In testimony whereof, I have hereunto set my hand and official seal on this 8th day of November, 2021.



Gabriel Linker  
Notary Signature

My Commission Expires: 05/21/2031

Description of Attached Document

Title or Type of Document: XRP Holder Affidavit

Document Date: 11/08/2021

Number of Pages: 1

**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

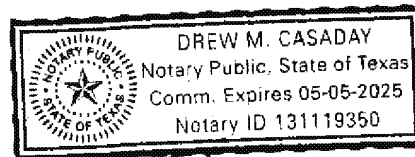
Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 12/10/2019.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Aff [REDACTED]

Date: 11/12/21

State of TX County of Dallas  
The foregoing instrument was acknowledged before me  
this 17 day of November, 2021.  
by [REDACTED]  
Drew Casaday Notary Public  
My Commission Expires 05/05/2025



**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on January 30<sup>th</sup>, 2021.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [REDACTED]

Date: Nov 3<sup>rd</sup>, 2021



XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 5/8/2020  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [REDACTED]

Date: 11-3-2021

XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 05/16/2017  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [REDACTED]

Date: 11/2/2021



**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

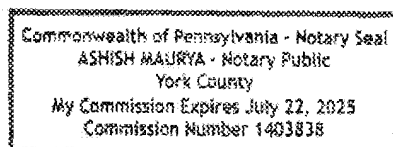
1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 10-28-20.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant

[REDACTED]

Date: 11-22-21

Notary: Ashish Maurya  
[Signature]



**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 12/17/2019.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Aff

[REDACTED]

Date: 11/2/2021

**VERIFICATION ON OATH OR AFFIRMATION WITH AFFIANT STATEMENT**

State of Michigan } ss.  
County of Kent

- ☒ See Attached Document (Notary to cross out lines 1-7 below)  
☐ See Statement Below (Lines 1-7 to be completed only by document signer[s], not Notary)

1  
2  
3  
4  
5  
6  
7

Signature of Document Signer No. 1

Signature of Document Signer No. 2 (if any)

Subscribed and sworn to (or affirmed) before me

this 2nd day of November, 2021, by

[Redacted]

Name of Signer No. 1



Name of Signer No. 2 (if any)

Signature of Notary Public

Place Notary Seal/Stamp Above

Any Other Required Information  
(Residence, Expiration Date, etc.)

**OPTIONAL**

Completing this information can deter alteration of the document or  
fraudulent reattachment of this form to an unintended document.

**Description of Attached Document**

Title or Type of Document: XRP Holder Affidavit

Document Date: 11/02/2021 Number of Pages: 1

Signer(s) Other Than Named Above: no other signers

XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 20-08-2020  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [REDACTED]

Date 15-11-2021



XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 1/20/2017.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant

[REDACTED]

Date: 5/20/22

duly sworn on May 24, 2022  
Lisa Lewis

LISA LEWIS  
NOTARY PUBLIC-STATE OF NEW YORK  
No. 01LE6184203  
Qualified in Bronx County  
My Commission Expires 03-31-2024

**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY S)**

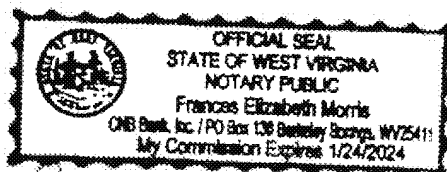
Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 12/30/2017.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant:

[REDACTED]

Date: 11/19/21



*Frances E Morris*  
11/19/21



**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is \_\_\_\_\_ and I am 18 years of age or older.  
[full legal name]
2. I reside at \_\_\_\_\_.  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on \_\_\_\_\_.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant:

Date: 05/24/2022

**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 12/03/2019  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant:

[REDACTED]

Date:

5-26-22

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Scanned with CamScanner

**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 08/09/2018.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant:

[REDACTED]

Date: 02/11/21

WITH THE UNITED STATES ARMED FORCES  
AT NAS JRB NEW ORLEANS, BELLE CHASSE

*Elaine Hanson*

*LT* Elaine Hanson, U.S. Navy JAGC  
Federal Notary, Under Authority of 10 U.S.C. § 1044a  
Office of the Judge Advocate General of the Navy  
Commission Expires: Indefinite

**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted].  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 01/01/2020.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant [redacted]

Date: 11/04/2021

**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is \_\_\_\_\_ and I am 18 years of age or older.  
[full legal name]
2. I reside at \_\_\_\_\_  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 19/11/2020  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: \_\_\_\_\_

Date: 02/11/2021

**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is \_\_\_\_\_ and I am 18 years of age or older.  
[full legal name]
2. I reside at \_\_\_\_\_.  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 11-24-2020 from Coinbase.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: \_\_\_\_\_

Date: 12-01-2021



**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 01/14/2020.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [REDACTED]

Date: 11/01/2021

Notary Public  
See Attached

MZ  
11/01/2021

## CALIFORNIA JURAT

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document, to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

STATE OF CALIFORNIA }

COUNTY OF Santa Cruz }

Subscribed and sworn to (or affirmed) before me on this

15<sup>th</sup>  
Date

day of

November, 2021

Month

Year

by \_\_\_\_\_

\_\_\_\_\_  
Name of Signer

proved to me on the basis of satisfactory evidence to be the person~~s~~ who appeared before me.

Signature: \_\_\_\_\_

\_\_\_\_\_  
Signature of Notary Public



Seal

Place Notary Seal Above

### OPTIONAL

Though this section is optional, completing this information can deter alteration of the document or fraudulent attachment of this form to an unintended document.

#### Description of Attached Document

Title or Type of Document: XRP Holder Affidavit

Document Date: \_\_\_\_\_

Number of Pages: \_\_\_\_\_

Signer(s) Other Than Named Above: \_\_\_\_\_

**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED].  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 11/28/2017.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant

[REDACTED]

Date: 11/3/2021

XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 07-19-2019  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [REDACTED]

Date: 11-8-2021

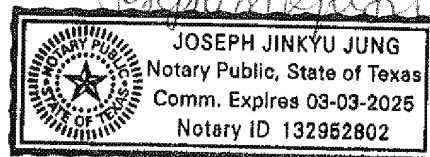
**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED].  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 10/05/2020.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [REDACTED]

Date: 11-15-21





XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on Dec 04 2020<sup>th</sup>  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant

Date:

May 23 2022



XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)

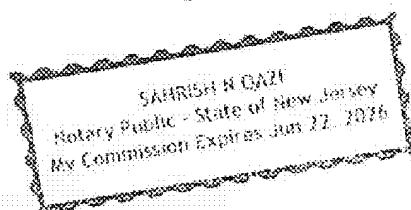
Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 06/16/2019  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [redacted]

Date: 11/6/21

[Handwritten Signature] 11/6/2021



XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 11/02/2020 IN THIS MANNER  
[mm/dd/yyyy] AS AINVEST
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [REDACTED]

Date: 01/02/21

State of Connecticut  
County of Litchfield  
On this the 22 day of Nov, 2021, before me,  
Joy Sherwood, Notary Public, the undersigned officer, personally  
appeared [REDACTED], known to me (or satisfactorily  
proved) to be the person(s) whose name(s) \_\_\_\_\_  
subscribed to the within instrument and acknowledged  
that \_\_\_\_\_ executed the same for the purposes  
stated herein.  
In witness whereof I hereunto set my hand.

Joy Sherwood  
(Signature of Notary Public)  
Notary Commission Expires \_\_\_\_\_

JOY SHERWOOD  
NOTARY PUBLIC  
My Commission Expires Apr. 30, 2025

XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 12/14/2020  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant [REDACTED]

Date: 1/19/2022

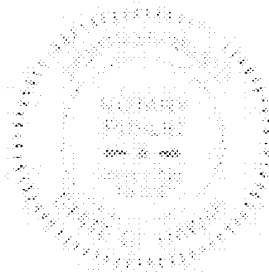
PLEASE SIGN NEXT PAGE  
FOR NOTARIAL CERTIFICATE  
\*\*\*NOTARY PUBLIC\*\*\*

STATE OF HAWAII  
CITY AND COUNTY OF HONOLULU } ss

### Sworn Statement

Subscribed and sworn to (or affirmed) before me on this 19<sup>th</sup> day of JANUARY, 2022, by [REDACTED] who proved to me on basis of satisfactory evidence to be the person(s) who appeared before me.

Jhomas Sarmiento, Notary Public  
My commission expires: 07/28/2023



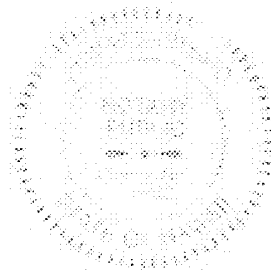
Document description: XRP HOLDER AFFIDAVIT (Retirement- Category S)

Date of document: 01/19/2022 Number of pages: 2

Date of notarization: 01/19/2022

Notary Public signature

Jhomas Sarmiento  
Notary Public, State of Hawaii, First Circuit Court  
Commission No. 19-302

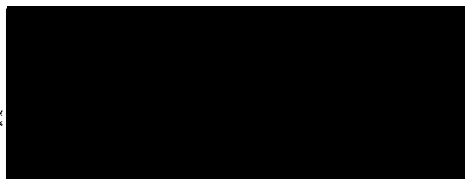


**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is \_\_\_\_\_ and I am 18 years of age or older.  
[full legal name]
2. I reside at \_\_\_\_\_  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 08 / 2020  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant:



Date: 11.4.21

**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is \_\_\_\_\_ and I am 18 years of age or older.  
[full legal name]
2. I reside at \_\_\_\_\_.  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 25/03/2017.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: \_\_\_\_\_

Date: 07/11/2021



XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 09/08/2020  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [REDACTED]

Date: 11/4/21

CALIFORNIA JURAT

GOVERNMENT CODE § 8202

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California

County of Los Angeles



Subscribed and sworn to (or affirmed) before me on  
 this 6<sup>th</sup> day of November, 2021, by  
 Date Month Year

(i)

(and (j)

\_\_\_\_\_  
 Name(s) of Signer(s)

proved to me on the basis of satisfactory evidence to  
 be the person(s) who appeared before me.

Signature

Angeli M. Tan  
 Signature of Notary Public

Place Notary Seal and/or Stamp Above

OPTIONAL

Completing this information can deter alteration of the document or  
 fraudulent reattachment of this form to an unintended document.

Description of Attached Document

Title or Type of Document: XRP HOLDER AFFIDAVIT

Document Date: Nov 6, 2021 Number of Pages: one

Signer(s) Other Than Named Above: P/A

**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

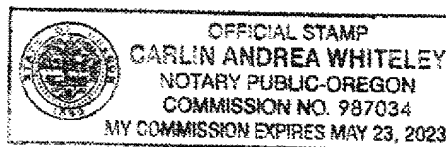
Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple."), its executives, or affiliates.
4. I acquired XRP for the first time on 06/19/2020  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [REDACTED]

Date: 11/9/2021

State of Oregon  
County of Washington  
[REDACTED] personally  
appeared before me on  
11/9/2021



Carlina Andrea Whiteley

**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted].  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 07/09/2019.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant

Date: 11/8/21

Notarized 11/8/2021  
Allison Braet  
Notary Public, State of New York  
No. 01BR6120386  
Qualified in Suffolk County  
Commission Expires 12/20/2024



XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 12/14/2018  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [redacted]

Date: 11-2-2021

STATE OF CALIFORNIA  
CLERK OF SUPERIOR COURT  
COUNTY OF LOS ANGELES  
JULIE BRYANT  
JUL 2 2021

*Julie Bryant*

**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 03/30/2018  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [REDACTED]

Date: 11-10-2021

*Mariah Qualls*  
11-10-2021





**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 09/21/2018.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [REDACTED]

Date: 11-1-21

**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is \_\_\_\_\_ and I am 18 years of age or older.

[full legal name]

2. I reside at \_\_\_\_\_  
[street name, city, state, ZIP code, country]

3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.

4. I acquired XRP for the first time on 5/18/2020.  
[mm/dd/yyyy]

5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.

6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.

7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.

8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.

9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: \_\_\_\_\_

Date: Nov 02 2021 11:44 PDT



Generated on Nov 2, 2021 11:44 PDT

## Certificate of Completion

### Summary

**Document ID :** OIFKEGL0POZXZESD4XSHHKXEXWVARGBTY7XJ5OWAYN8

**Document Name :** CATEGORY 5.pdf

**Sent by :** [REDACTED]

**Organization :** [REDACTED]

**Sent on :** Nov 2, 2021 11:44 PDT

**Signers :** 1

**Completed on :** Nov 2, 2021 11:44 PDT

**Receives a copy :** 0

**Sign order :** Random

**Approvers :** 0

**No. of documents :** 1

### Recipients

  
Signer

Signature

**Emailed on :** ~

**Accessed from :** [REDACTED]

**Viewed on :** ~

**Device used :** Web

**Signed on :** Nov 2, 2021 11:44 PDT

**Authentication type :** None

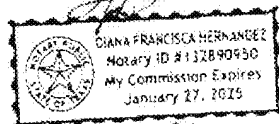
**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 8/1/2017.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [REDACTED]

Date: 11/5/2021



**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 12/27/2018.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant

[REDACTED]

Date: 12/26/2021

**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED].  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 12/20/2020.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [REDACTED]

Date: 10/31/2021



**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 10/17/2019.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [REDACTED]

Date: 11/7/2021

XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 08-06-2020  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [REDACTED]

Date: 11-2-21

**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 01/30/2021.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [REDACTED]

Date: Nov 3/21

**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted].  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 10/2020.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [redacted]

Date: 11/12/21

**SEE ATTACHED DOCUMENT**

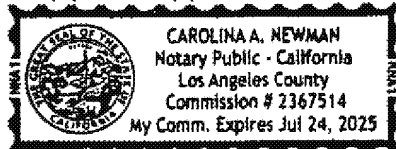
CN, NOTARY PUBLIC  
11-12-21

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California  
County of Los Angeles

Subscribed and sworn to (or affirmed) before me on this 12  
day of November, 2021, by [REDACTED]

proved to me on the basis of satisfactory evidence to be the  
person(s) who appeared before me.



(Seal)

Signature Carolina A. Newman

XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY S)

Under oath, I solemnly swear:

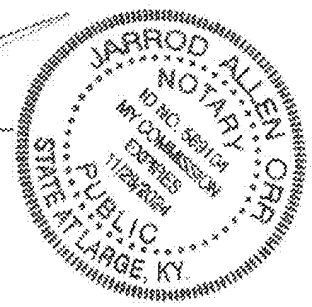
1. My name is [redacted] and I am 18 years of age or older,  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 2018 year  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [redacted]

Date: 11-15-2021

Notary Public

[Signature]





**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 05/01/20  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

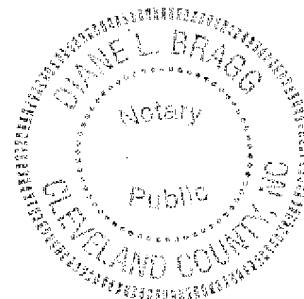
Signature of Affiant: [REDACTED]

Date: 11/2/2021

State of North Carolina Cleveland County  
On this 2 day of Nov 2021

[REDACTED]  
personally appeared before me, and proved to me through  
satisfactory evidence of identification, to be the person  
whose name is signed on the preceding or  
attached documents in my presence.

Diane L Bragg  
Notary Public  
My Commission Expires 8-25-25



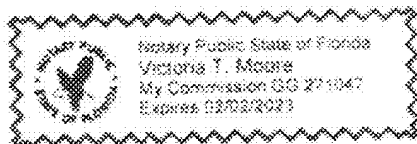
XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 11/16/2017  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [REDACTED]

Date: 11/02/2021



*Victoria T. Moore*  
*Notary*

**XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)**

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 10/16/2020  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [redacted]

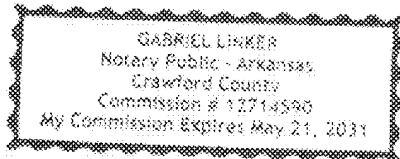
Date: 11/8/21

Acknowledgement - Arkansas Individual Acknowledgement

State of Arkansas  
County of Crawford

On this the 8th day of November, 2021 before me Gabriel Linker, a Notary Public, appeared the within named [REDACTED] known to me or satisfactorily proven to be such person whose name(s) is/are stated and acknowledged that he/she/they have so signed, executed, and delivered said instrument for the uses and purposes therein mentioned and set forth.

In testimony whereof, I have hereunto set my hand and official seal on this 8th day of November, 2021.



Gabriel Linker  
Notary Signature

My Commission Expires: 05/21/2031

Description of Attached Document

Title or Type of Document: XRP Holder Affidavit

Document Date: 11/08/2021

Number of Pages: 1

XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED].  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 06/04/2019.  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [REDACTED]

Date: November 2, 2021

SEE ATTACHED  
DOCUMENT

## ACKNOWLEDGMENT

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California  
County of San Diego )

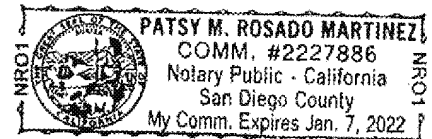
On November 02, 2021 before me, Patsy M. Rosado Martinez Notary Public,  
(insert name and title of the officer)

personally appeared [REDACTED]  
who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature [Signature] (Seal)





XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 04/21/20  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant: [REDACTED]

Date: 11-2-21

XRP HOLDER AFFIDAVIT (RETIREMENT - CATEGORY 5)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 03/01/2019  
[mm/dd/yyyy]
5. I hold XRP in a licensed brokerage retirement account. My XRP funds represent a significant portion of my life savings.
6. Because of the enforcement action filed in the matter of *SEC v. Ripple Labs Inc.*, my broker suspended all trading of XRP. I cannot sell my XRP. I cannot convert my XRP into Bitcoin, Ethereum, or any other digital asset. I cannot convert my XRP back into U.S. dollars or other fiat currencies.
7. My XRP retirement funds have been frozen until there is a resolution of the *SEC v. Ripple Labs Inc.* case.
8. When I acquired the XRP in my retirement account, I did not rely on any promises, statements, or inducements of Ripple, its executives, or affiliates. Because my XRP funds are frozen, if I or my family experienced a life-altering event that required the need to access my XRP funds, I would be unable to do so.
9. My XRP funds being frozen and my inability to trade and/or convert my XRP has caused me to experience significant anxiety and/or stress.

Signature of Affiant

Date:

11/04/21

Notary Public

